

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<p>IN RE: Andrenita Haddad</p> <p style="text-align: right;">Debtor(s)</p> <p>U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust</p> <p style="text-align: right;">Movant</p> <p style="text-align: center;">vs.</p> <p>Andrenita Haddad</p> <p style="text-align: right;">Debtor(s)</p> <p>William C. Miller Esq.</p> <p style="text-align: right;">Trustee</p>	<p style="text-align: center;">CHAPTER 13</p> <p style="text-align: center;">NO. 20-12890 ELF</p> <p style="text-align: center;">11 U.S.C. Section 362</p>
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**MOTION OF U.S. Bank Trust National Association, not in its individual capacity but solely
as Owner Trustee for VRMTG Asset Trust
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362**

1. Movant is U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust.
2. Debtor(s) is/are the owner(s) of the premises 128 Knightsbridge Dr, Yardley, PA 19067, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$310,00.00 on the mortgaged premises that was executed on \$310,000.00 . Said mortgage was recorded on July 31, 2008, at Instrument Number 2008068262 The Mortgage was subsequently assigned to movant by way of assignment of mortgage recorded on October 4, 2019 at Instrument Number 2019055784.
4. William C. Miller Esq., is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor(s) has/have failed to make the monthly post-petition mortgage payments in the amount of \$2,724.83 for the months of October 2020 through December 2020. The debtor's suspense balance is \$878.72

7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has incurred fees and costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$7,295.77 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Rebecca A. Solarz, Esquire

Rebecca A. Solarz, Esquire

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